

Information to identify the case:

Debtor 1:	David J. Marra	Social Security number or ITIN:	xxx-xx-7920
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Michelle L. Marra	Social Security number or ITIN:	xxx-xx-9645
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 3/9/15
Case number:	15-14078-MBK	Date case converted to chapter:	7 8/8/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David J. Marra	Michelle L. Marra
2. All other names used in the last 8 years		
3. Address	1380 Paterson Ave Whiting, NJ 08759-3916	1380 Paterson Ave Whiting, NJ 08759-3916
4. Debtor's attorney Name and address	Marc C. Capone Capone and Keefe, PC 60 Highway 71 Unit 2 Spring Lake Heights, NJ 07762	Contact phone (732) 528-1166
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/15/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	September 15, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/14/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 David J. Marra
 Michelle L. Marra
 Debtors

Case No. 15-14078-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db/jdb
 515405830 David J. Marra, Michelle L. Marra, 1380 Paterson Ave, Whiting, NJ 08759-3916
 +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 515374374 Capital Management Services, PO Box 964, Buffalo, NY 14220-0964
 515374379 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 515404788 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515374383 Embrace Home Loans, PO Box 37628, Philadelphia, PA 19101-0628
 516409200 +Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219,
 Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219-9409
 517000895 +Embrace Home Loans, Inc, Roundpoint Mortgage Svcs Corp, 5016 Parkway Plaza Blvd, Suite 200,
 Charlotte,NC 28217-1930
 515507811 +Embrace Home Loans, Inc., c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 515374384 First National Bank, Attention:FNN Legal Dept, 1620 Dodge St Stop Code3290,
 Omaha, NE 68197-0003
 515399124 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 515374392 Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 515374394 Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 515374395 Mohela/dofed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 515374396 Peter J. Liska LLC, 766 Shrewsbury Ave, Tinton Falls, NJ 07724-3001
 515478037 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 515374397 US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
 515374399 Zale/Sterling Jewelers, Attn.: Bankruptcy, PO Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mcapone@caponeandkeefe.com Aug 15 2017 22:19:26 Marc C. Capone,
 Capone and Keefe, PC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762
 tr +EDI: QTJORR.COM Aug 15 2017 22:03:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2017 22:20:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 15 2017 22:20:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515374371 EDI: HNDA.COM Aug 15 2017 22:03:00 American Honda Finance, PO Box 168088,
 Irving, TX 75016-8088
 515426160 EDI: HNDA.COM Aug 15 2017 22:03:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 515374369 +E-mail/Text: bankruptcy@affinityfcu.com Aug 15 2017 22:19:57
 Affinity Federal Credit Union, 73 Mountainview Blvd, Basking Ridge, NJ 07920-2332
 515374370 EDI: BECKLEE.COM Aug 15 2017 22:03:00 American Express, PO Box 3001,
 Malvern, PA 19355-0701
 515567250 EDI: BECKLEE.COM Aug 15 2017 22:03:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515374372 +E-mail/Text: bk@avant.com Aug 15 2017 22:20:46 Avant Credit Corporati, 640 N La Salle Dr,
 Chicago, IL 60654-3731
 515374373 EDI: BANKAMER.COM Aug 15 2017 22:04:00 Bk of Amer, PO Box 982235,
 El Paso, TX 79998-2235
 515374378 EDI: CITICORP.COM Aug 15 2017 22:04:00 Citibank Sd, NA, Attn: Centralized Bankruptcy,
 PO Box 20363, Kansas City, MO 64195-0363
 515374375 EDI: CAPITALONE.COM Aug 15 2017 22:04:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 515510264 EDI: BL-BECKET.COM Aug 15 2017 22:04:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515374376 EDI: CHASE.COM Aug 15 2017 22:04:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515374377 EDI: CHRM.COM Aug 15 2017 22:04:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 515383477 EDI: DISCOVER.COM Aug 15 2017 22:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515374380 EDI: DISCOVER.COM Aug 15 2017 22:03:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 515374381 EDI: DISCOVERPL Aug 15 2017 22:03:00 Discover Personal Loan, Attention: Bankruptcy,
 PO Box 30954, Salt Lake City, UT 84130-0954
 515374381 E-mail/Text: dplbk@discover.com Aug 15 2017 22:20:33 Discover Personal Loan,
 Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
 515374382 EDI: TSYS2.COM Aug 15 2017 22:03:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
 515496192 EDI: ECAST.COM Aug 15 2017 22:03:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 515374385 EDI: RMSC.COM Aug 15 2017 22:04:00 GECRB/Amazon, Attn: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 515374386 EDI: RMSC.COM Aug 15 2017 22:04:00 GECRB/Lowes, Attention: Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 54

Date Rcvd: Aug 15, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515374387 EDI: RMSC.COM Aug 15 2017 22:04:00 Geurb/Paypal Cr, Attn:Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515374388 EDI: RMSC.COM Aug 15 2017 22:04:00 Geurb/Walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515374390 EDI: CBSKOHLS.COM Aug 15 2017 22:03:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515374391 +EDI: CBSKOHLS.COM Aug 15 2017 22:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515374393 EDI: TSYS2.COM Aug 15 2017 22:03:00 Macys, PO Box 183083, Columbus, OH 43218-3083
515610731 EDI: PRA.COM Aug 15 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515610725 EDI: PRA.COM Aug 15 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
515610665 EDI: PRA.COM Aug 15 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
515610706 +EDI: PRA.COM Aug 15 2017 22:03:00 Portfolio Recovery Associates, LLC c/o Lowes, POB 41067, Norfolk VA 23541-1067
515432128 EDI: Q3G.COM Aug 15 2017 22:04:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515374398 EDI: WFNNB.COM Aug 15 2017 22:04:00 Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
516868807 EDI: ECAST.COM Aug 15 2017 22:03:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515374389 E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Aug 15 2017 22:21:00 kabbage Inc., PO Box 77081, Atlanta, GA 30357-1081
TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516409199 Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219
515543874* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2017 at the address(es) listed below:

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
Marc C. Capone on behalf of Debtor David J. Marra mcapone@caponeandkeefe.com, docs@caponeandkeefe.com
Marc C. Capone on behalf of Joint Debtor Michelle L. Marra mcapone@caponeandkeefe.com, docs@caponeandkeefe.com
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com

TOTAL: 7